



# NEW HORIZONS CREDIT UNION

Solutions for the Real World

## OCTOBER 2025 E-NEWSLETTER

### Member Appreciation & International Credit Union Day We Celebrate Our Members!



Visit any NHCU branch from  
October 1st to October 16th  
to enter our  
\$100 Visa® Gift Card Drawing  
in celebration of  
Member Appreciation &

## International Credit Union Day\*.

On Thursday, October 16th, visit any branch and receive a treat while supplies last!

[\\*Gift Card Drawing Details](#)

### Loan News

#### Venture to *New Horizons* this Fall and Hit the Highway in Style

Venture to *New Horizons* with an affordable RV Loan designed to help you save while you travel the highway in style! New and used **RV Loans** start as low as **5.75% APR\*** for up to **66 months**.



[\\*RV Loan Details](#)

#### Refi Your Ride... Whatever It May Be!



[\\*\\*Refi Your Ride Details](#)

Enjoy up to **2% APR\* OFF** your current loan rate from another financial institution.\*\* This program includes cars, trucks, boats, personal watercrafts, RVs, motorcycles, golf carts, ATVs, & Enclosed Trailers.

Make an **appointment** at an NHCU branch or apply online today.

## Accounts, Services, & News to Know About



## Certificate Accounts Can Earn You More Safely

If you are looking for a higher return on your money and want a safe and insured investment option, then a Certificate Account may be the *solution* for you.

*Now is the time to grab a great rate & save with a peace of mind!*

**6-Month Certificate: 4.20% APY\***

**12-Month Certificate: 4.10% APY\***

\*Certificate Account  
Details



## GreenPath Webinar: Spread Joy & Save Money

New Horizons Credit Union partners with GreenPath Financial Wellness to offer you a free webinar designed to help prepare you for the upcoming Holiday season by reducing stress and increasing your holiday savings. Join us on **Wednesday, October 15th at 1:00PM – 1:45PM**

Learn More &  
Register

*If you miss the webinar or can't make the scheduled time, GreenPath will record this webinar and send a link of the recording to all registrants after. Other **free** resources are available at [GreenPath Financial Wellness](#).*

## EARN MORE with an Ultimate Checking Account

NHCU offers checking account *solutions* to fit your needs and lifestyle.



Enjoy Basic Free Checking OR choose from one of our **Ultimate Checking Accounts\*** to earn cash back or a higher dividend rate by performing tasks that you may already do.

**\*Ultimate Checking Account  
Details**

## Go Paperless with e-Statements & e-Notifications



Get your statements faster than U.S. Mail with New Horizons Credit Union's **free** e-Statements. Securely access, save, or print your statements anytime through Online Banking, with 24 months of storage. You'll also receive important account notices by email. To enroll, log in to Online Banking and select e-Statements from the menu. Click below for more information.

**\*Online Banking & Electronic  
Services**

## Community News

### FREE Community Shred Day

New Horizons CU Partners with our local BBB for a *Secure Your ID* - **FREE Shred Day on Friday, October 10th!**

New Horizons Credit Union is partnering up with the Better Business Bureau of Mobile to offer a free shred day in Daphne, AL. Have your sensitive documents securely shredded from the convenience of your car.

**When:** Friday, October 10, 9:00 a.m. - 12:00 p.m.  
(or until the shred truck is full)

**Where:** Tractor Supply Company on Highway 98





(851 US-98, Daphne, AL 36526-4159)

**What:** *Paper documents only. Two boxes/50-pound limit. No plastic bags, binder clips, CDs, businesses, or anything non-paper.*

## MCPSS College & Career Fair Apply for NHCU's 2026 College Scholarship



New Horizons Credit Union participated in the Mobile County Public School System's College & Career Fair to speak with high school seniors about financial education, college budgeting, and our 2026 Scholarship Program.

The New Horizons Credit Union [2026 Scholarship Application](#) for graduating high school senior members is **now open!**

We offer five \$1,000 scholarships to deserving students who are members of our Credit Union, and who go above and beyond in their school or community.

**The deadline is April 1st.**



## 38th Annual Alabama Coastal Cleanup

Some of our NHCU Team participated in the 38th Annual Alabama Coastal Cleanup. They visited Arlington Park to pick up trash and other debris from the grass, street, and waterways to help keep our community clean.

Alabama's Coastal Cleanup is part of the International Coastal Cleanup, an effort to remove marine debris from coastal waters around the world. Since 1987, more than 110,448 volunteers have participated in the Alabama Coastal Cleanup and removed 890 tons of marine debris from beaches, roadways, bayous, backwater and other coastal areas.

These NHCU team members are doing their part to keep Alabama Beautiful!



## Pet Fest of the Gulf Coast

New Horizons CU will be attending the Pet Fest of the Gulf Coast again! Bring your furry friends and your children for this **FREE**, fun-filled day. Half of the proceeds from this event will benefit the Animal Rescue Foundation. Make sure to stop by our tent for a goodie for your pet while supplies last.



**WHEN:** Saturday, October 11, 2024. 10:00 a.m. - 2:00 p.m.

**WHERE:** Mobile County Animal Shelter 7665 Howells Ferry Rd, Mobile, AL 36618

**WHAT:** Vendors, kids activities, pet activities, demonstrations, and more!

## Important Notices & Reminders

### Holiday Closing

In observance of **Columbus Day**, all NHCU branches will be closed on **Monday, October 13th**. Our 24/7 ATMs, Voice-24, Online & Mobile Banking will remain available during this time. If you don't have our debit card, inquire today so that you may have access to over 55,000 AllPoint® ATMs nationwide.

## Midtown Branch Update



Construction at our Midtown branch continues to move forward, and we're excited to share a look at the latest progress. This branch is being designed to better serve our members and enhance your overall experience.

*Stay tuned for Grand Opening announcements!*

## Call for Board & Supervisory Member Nominees

In accordance with NHCU bylaws, members in good standing may run for a position on our Board of Directors or Supervisory Committee by obtaining a BoD/Supervisory Committee Application Packet from the NHCU Corporate Office at 622 Azalea Rd., Mobile, AL 36609. Mail completed packet to **Nominating Committee Chair; NHCU, P.O. Box 2966, Mobile, AL 36652**. Packets must be received by Friday, November 14, 2025.

## October Fraud Tips

Here are some things you can do today to increase your security and help protect yourself against fraud and identity theft.

1. **Watch for Suspicious Emails and Messages.** Cybercriminals often disguise emails to appear legitimate. Always verify the sender's address and avoid clicking on unexpected links or attachments.
2. **Keep account information safe.** Sign up for free electronic statements and never worry about stolen or misdirected financial information.
3. **Verify before you share sensitive information.** Fraudsters frequently impersonate people you may know. Always confirm high-risk or unusual request via a secondary channel.
4. **Verify all financial communications.** NHCU will never text, email, or call asking for account or personal information. During business



hours, call (251) 316-3240 to verify the communication.

If you feel you have been a victim of fraud or identity theft, please contact NHCU at (251) 316-3240 or [identitytheft.gov](https://www.identitytheft.gov).



## About #NewHCU

Established in 1950, New Horizons Credit Union is a not-for-profit financial cooperative, governed by a member-elected, volunteer Board of Directors and is the largest locally based Credit Union in Mobile, AL serving members worldwide through a variety of electronic services. New Horizons Credit Union is federally insured by the NCUA and is an Equal Housing Lender offering *solutions for the real world*. For details on services and membership, call (251) 316-3240 or visit [NewHCU.org](https://www.NewHCU.org).

[Learn More About NHCU](#)



\*New Horizons Credit Union is federally insured by the NCUA. New Horizons is an Equal Housing Lender. All loans are subject to credit approval. Contact New Horizons Credit Union for details on all of our loans, membership, products, and services by calling 251-316-3240 or visiting [NewHCU.org](https://www.NewHCU.org). APR= Annual Percentage Rate. APY = Annual Percentage Yield.

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NMLS#410405

**Please do not reply to this email, it is not monitored. If you require assistance, please contact the Credit Union directly at 251-316-3240 or visit the nearest NHCU branch during normal business hours.**

New Horizons Credit Union | PO Box 2966 | Mobile, AL 36652 US

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